

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 22-18068-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michelle A. Rybak
aka Michelle Annette Rybak, aka Michelle
Rybak
1575 S. Myrtle St.
Vineland, NJ 08360

Social Security No.:

xxx-xx-7921

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on March 10, 2023 and a confirmation hearing on such Plan has been scheduled for May 3, 2023.

The debtor filed a Modified Plan on May 11, 2023 and a confirmation hearing on the Modified Plan is scheduled for June 21, 2023 at 10:00am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: May 12, 2023

JAN:

Jeanne Naughton
Clerk

In re:
Michelle A. Rybak
Debtor

Case No. 22-18068-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 12, 2023

User: admin
Form ID: 186

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2023:

Recip ID	Recipient Name and Address
db	+ Michelle A. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429
519751132	+ City Of Vineland, 640 E Wood St - Po Box 1508, Tax Office, Vineland, NJ 08362-1508
519733862	Macys/Citi Bank, N.A., 911 Duke Blvd, Mason, OH 45040
519751143	+ Matthew S. Rybak, 1575 S. Myrtle St., Vineland, NJ 08360-6429
519751140	+ South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
519733866	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245
519751141	+ The Landis Sewerage, 1776 S. Mill Road, Vineland, NJ 08360-6200
519751142	+ Vineland Municipal Utilities, 640 E. Wood St P.O. Box 1508, Vineland, NJ 08362-1508

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 12 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 12 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 12 2023 20:52:48	Ally Capital Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
519757607	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 12 2023 20:52:43	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519787638	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 12 2023 20:52:47	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519733857	Email/Text: creditcardbkcorrespondence@bofa.com	May 12 2023 20:34:00	Bank Of America, 4060 Ogletown Stanton Rd, Newark, DE 19713
519741535	Email/Text: creditcardbkcorrespondence@bofa.com	May 12 2023 20:34:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519859136	+ Email/Text: BKBCNMAIL@carringtonms.com	May 12 2023 20:34:00	Carrington Mortgage Services, 1610 E. Saint Andrew Place, Santa Ana, California 92705-4941
519733858	Email/Text: mrdiscen@discover.com	May 12 2023 20:34:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
519733861	Email/Text: sbse.cio.bnc.mail@irs.gov	May 12 2023 20:35:00	Internal Revenue Service, P.O. Box 744, Special Procedure Branch, Springfield, NJ 07081
519791937	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 12 2023 20:39:44	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
519733863	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	May 12 2023 20:52:48	Midland Mortgage Company, Po Box 268959,

District/off: 0312-1

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			Oklahoma City, OK 73126-8959
519768902	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	May 12 2023 20:35:00	Nissan Motor Acceptance Company LLC, fka Nissan Motor Acceptance Corporation, PO Box 9013, Addison, Texas 75001-9013
519733864	^ MEBN	May 12 2023 20:31:19	Office Of The Attorney General, 22 Market Street, PO Box 112, Div Of Law, Richard J Hughes Justice Com, Trenton, NJ 08625-0112
519733865	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 12 2023 20:40:16	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519769142	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 12 2023 20:52:32	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
519859135	+ Email/PDF: ebnotices@pnmac.com	May 12 2023 20:52:40	Pennymac Loan Services, P.O. Box 514387, Los Angeles, California 90051-4387
519786058	+ Email/PDF: ebnotices@pnmac.com	May 12 2023 20:39:32	Pennymac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
519847907	+ Email/Text: mtgbk@shellpointmtg.com	May 12 2023 20:35:00	SHELLPOINT MORTGAGE SERVICING, P.O. BOX 10826, ATTN: CUSTOMER SERVICE DEPARTMENT, GREENVILLE, SC 29603, SHELLPOINT MORTGAGE SERVICING, P.O. BOX 29603-0826
519847906	+ Email/Text: mtgbk@shellpointmtg.com	May 12 2023 20:35:00	SHELLPOINT MORTGAGE SERVICING, P.O. BOX 10826, ATTN: CUSTOMER SERVICE DEPARTMENT, GREENVILLE, SC 29603-0826
519751140	^ MEBN	May 12 2023 20:32:58	South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
519744332	+ Email/PDF: ebn_ais@aisinfo.com	May 12 2023 20:39:27	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519733867	+ Email/Text: bankruptcy@bbandt.com	May 12 2023 20:35:00	Truist Bank, PO BOX 1847, Wilson, NC 27894-1847
519787408	+ Email/PDF: ebn_ais@aisinfo.com	May 12 2023 20:39:33	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519733869	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	May 12 2023 20:34:00	Verizon Wireless/Southeast, PO Box 26055, Minneapolis, MN 55426-0055
519733870	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 12 2023 20:52:39	WF/FMG, PO Box 14517, Des Moines, IA 50306-3517
519785476	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	May 12 2023 20:52:43	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519794018	+ Email/Text: BKBCNMAIL@carringtonms.com	May 12 2023 20:34:00	Wilmington Savings Fund Society, FSB, as trustee o, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Wilmington Savings Fund Society, FSB, as trustee o, 1600 South Douglass Road, Anaheim, CA 92806-5948
519733859	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519733860	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
519733868	*+	Truist Bank, PO BOX 1847, Wilson, NC 27894-1847

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust J ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
R. A. Lebron	on behalf of Creditor NEWREZ LLC DBA SHELLPOINT MORTGAGE SERVICING bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor PennyMac Loan Services LLC bankruptcy@fskslaw.com
Seymour Wasserstrum	on behalf of Debtor Michelle A. Rybak mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8